

What is **NEW** with U<sub>1</sub>

Time's almost up! The Scholarship deadline is **Monday, March 8.**

2021 Glen R Kershner  
Memorial Scholarship



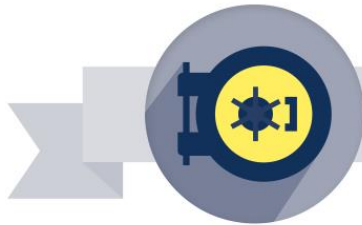
**\$1,000** Awarded to selected  
High School Seniors



Applications Due  
Monday, March 8, 2021

[Apply Here](#)

## Keeping you Informed...



**You're Invited!**

To view an educational webinar on this topic:

## Social Security & Your Retirement

This webinar will cover the options you have when retiring and claiming Social Security benefits. Here's what you'll learn:

- Your full retirement age
- What should you consider before making the decision to claim Social Security
- How your benefit is calculated
- How much you'll receive claiming benefits early or later
- Retirement/Spousal benefits
- Survivor benefits
- And much more

[Sign Up](#)

# U<sub>1</sub> Mortgage Services

## Making the home loan process simple!

Whether you're a **first time home buyer**, found a new home or just starting to look, we'll take the time to understand your home needs.

### Mortgage Products Offered

- Conventional loans
- FHA loans
- VA loans
- Refinance loans

Contact us at **800-762-9555 ext 424**  
or learn more at **u1cu.org/Mortgage**



Universal 1 Credit Union

[u1cu.org](http://u1cu.org)

800.762.9555

Insured by NCUA

All loans subject to approval. Rates, terms, and conditions vary based on creditworthiness and amount financed. Rates and terms subject to change.

NMLS # 652486

## Scam Alerts



As the COVID-19 vaccine roll-out continues, it's important to be on the lookout for scams. The Financial Crimes Enforcement Network (FINCEN) recently issued a new warning about vaccine scams:

- Beware of scams offering early access to vaccines for a fee.
- Keep an eye out for phishing scams where scammers email or text you with phony vaccine information.
- Steer clear of scammers trying to sell fake versions of vaccines.

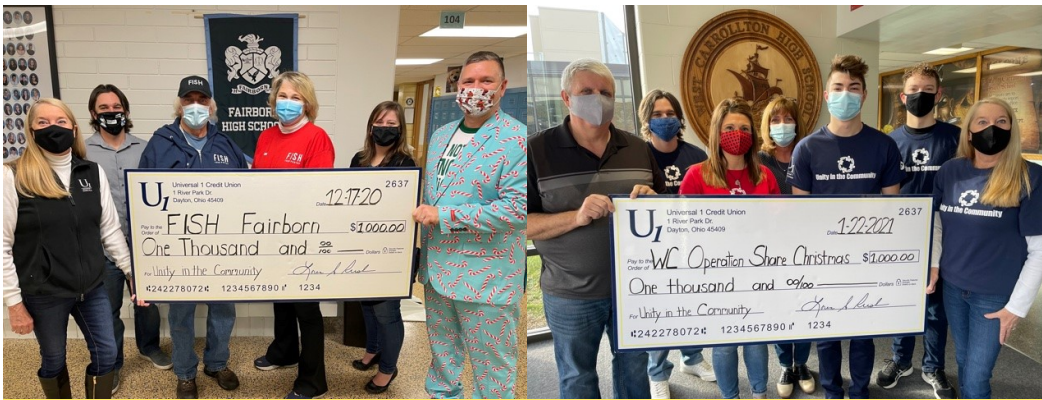
Here are the facts:

- You can't pay to get early access to the vaccine.
- Medicare covers the cost of the COVID-19 vaccine. COVID-19 vaccines are also free to others throughout the country, although providers may charge an administration fee.
- Don't share your personal or financial information if someone calls, texts, or emails you promising to get you the vaccine for a fee.

For the latest vaccine updates, check with the [Centers for Disease Control & Prevention](https://www.cdc.gov) (CDC). For additional scams surrounding the COVID-19 pandemic, visit [u1cu.org/coronavirus-scams](http://u1cu.org/coronavirus-scams).

## In the Community

**Unity in the Community:** In our partnership with Community Blood Center, we awarded \$500 each to West Carrollton & Miamisburg and Fairborn & Stebbins High School for hosting a blood drive and supporting local needs. The two schools combined their awards and donated a check for \$1,000 to support the following charities: [Fairborn FISH Food Pantry](#) and [West Carrollton Operation Share Christmas](#). Congratulations to all the schools involved!



**Annual Report**  
You can now view the 2020 Annual Financial Report [here](#).

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